

PATENT

Paper No.

File: Carr-P1-00

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventors : Philip Carragher, Steven Earl Webster
Serial No. : 09/604,696
Confirmation No. : 4961
Filed : June 26, 2000
For : SYSTEM FOR CARD ACTIVITY-BASED MORTGAGE
CREDITING
Group Art Unit : 3693
Examiner : Karmis, Stefanos

MS: AAF
Honorable Commissioner of Patents
P.O. Box 1450
Alexandria, VA 22313-1450

TRANSMITTAL LETTER

S I R :

Transmitted herewith for filing in the above-identified patent application are the following:

1. Amendment After Final.

APPLICANT CLAIMS SMALL ENTITY STATUS. The Commissioner is hereby authorized to charge any fees associated with the above-identified patent application or credit any overcharges to Deposit Account No. 50-0235.

Please direct all correspondence to the undersigned at the address given below.

Respectfully submitted,

A handwritten signature in black ink, appearing to read 'PK Trzyna', with a long horizontal flourish extending to the right.

Date: December 15, 2010

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